

ing and borrowing from loan companies were criticized — it was conceded that if a farmer needed credit it was better to try to arrange a loan through his bank manager; and that the banker liked to know something of both wife and husband applying for a loan.

While the trend of the discussion was strongly in favour of thrift one member of the panel felt that every family had a right to some spending for luxuries. One member said that she and her husband are fond of music and that they occasionally bought a long playing record; they were also accumulating some books. Another family were saving for a camping outfit.

The panel members being youngish people, most of them had their savings going to pay for the farm, to buy stock and so on. Members who were parents had turned family allowances into endowment insurance to help their children pay for their education later. Buying bonds through the bank was rated an excellent way for the young wage earner to develop the saving habit.

On the question of **giving**, the panel stressed the importance of budgeting the income, however large or small, to contribute to the support of the church. One suggested the need of setting aside something for certain charities that make an annual appeal in the community.

One purpose of having this panel on the programme was that it might stimulate a study of money management in the Junior Institutes.

F.W.I.O. President Speaks

Mrs. Lymburner, President of the Federated Women's Institutes of Ontario, brought greetings and expressed the hope that out of the Junior Institutes would come many members for the Women's Institutes. She said:

"We need the fresh ideas and the enthusiasm of young people. Also, when you come into the Women's Institute you know our ways. And I hope you know that we are interested in you and are anxious to do anything we can to help."

Mrs. Lymburner spoke of the advantages of growing up in the country. She remembered that when she, as a child, had spent her summer holidays on the farm with her grandparents, there had been so much of interest that she had never had to ask "What can I do now?" She said "You are going to remember the interesting things in your childhood and the interesting things you're doing now and your association with other people. But we can't go back. 'Four things come not back: the spent arrow, the spoken word, the neglected opportunity and time past.' We come to the stage where we must assume responsibility, and until we assume responsibility we do not become whole persons."

A point that Mrs. Lymburner stressed particularly was the importance of learning to be oneself, not an imitation of someone else. She said, "Each one of us has a talent unlike the talents of any other person; but often we're so busy imitating someone else that we never polish up or develop our own talent. We may be inspired by other people, but we should try to be ourselves." The speaker referred to a Chinese fable about a man who wanted to go from Nowhere to Somewhere and who found three pieces of equipment necessary for the journey. "You,

too, will find these necessary if you want to make the same journey," said Mrs. Lymburner. "They are 'the picture in your eye' (your vision); 'the voice in your ear' (your urge or motive); 'the sword in your hand' (education, whether it comes out of books or daily living or, let us hope, both.)"

Mrs. Lymburner emphasized the need of outgoing people who make their contribution both in family life and in the community; who are "the salt of the earth" and who get things done, and she quoted this philosophy of living:

"To graduate from the school of life entails carrying a difficult course with plenty of homework. Its curriculum is made up of many subjects: happiness, understanding, boredom, tragedy, pain and despair. Its teachers are faith, experience and false pride. Its averages for passing grades are tolerance and hard work. Its diploma is peace of mind and strength of character."

Mrs. Lymburner appealed to the girls for assistance in the home safety project which F.W.I.O. hopes to announce following its spring board meeting. She felt that girls who had taken the club project "The Club Girl Stands On Guard" would be equipped to give special help.

Juniors on F.W.I.O. Board

Mrs. Janet Oliver, nee Janet Laidlaw, whose term of office as a Junior Director on the F.W.I.O. Board expires this spring, gave a most interesting report of her experience on the Board. She stressed particularly the educational opportunity of being a member of the Board and explained that while the two junior members were there to represent junior interests, they had the right and were made to feel free, to speak and vote on any question coming up for discussion.

When Janet retires from the Board in May, she will be replaced by Miss Doreen Brock of Middlesex county, now the junior of the two girls on the Board. The second junior representative appointed at the conference was Miss Florence Porter of Perth county.

Affiliations, From Branch to International

Mrs. R. J. Penney, a past member of the F.W.I.O. Board, and a delegate to the last A.C.W.W. Conference, explained the affiliations of various levels of the Women's Institute organization from the Branch Institute, whether Junior or Senior, through the District, the Convention Area, the Provincial organization (F.W.I.O.); the National organization (F.W.I.C. or Federated Women's Institutes of Canada); and the international (A.C.W.W. or Associated Country Women of the World). Mrs. Penney referred to the Junior Institutes' affiliation with the Junior Farmers' Association of Ontario, and how this relieves the Junior Institute branches of paying fees to F.W.I.O., F.W.I.C. and A.C.W.W., because they pay fees to the Junior Farmers' Association and the Junior Farmers' Association pays a stated sum to F.W.I.O. to cover Junior Institute fees.

Mrs. Penney is a member of the Hand Book Committee and her talk should stimulate an interest in the study of this book when it is published later in the year. Her report of the A.C.W.W. Conference with coloured slides was an entertaining feature of the conference.